

a) a titanium oxide inclusive layer;
b) a zinc oxide inclusive contact layer;
c) a silver inclusive layer contacting the zinc oxide inclusive layer b);
d) a nickel chrome oxide inclusive layer contacting the silver inclusive layer c);

e) a tin oxide inclusive layer;
f) a zinc oxide inclusive layer;
g) a silver inclusive layer;
h) a nickel chrome oxide inclusive layer; and
i) a silicon nitride inclusive layer;

wherein the coated article has a visible transmission of at least about 70% and the coating or layer system has a sheet resistance (R_s) of no greater than 5.0 ohms/square;
and

wherein the coated article is not tempered or heat bent.

8. (Amended) The coated article of claim 11, wherein the lower contact layer comprises zinc aluminum oxide.

C1 9. (Amended) The coated article of claim 11, wherein the coated article has a visible transmission of at least 70% and a sheet resistance (R_s) of no greater than 5.0 ohms/square.

10. (Amended) The coated article of claim 11, wherein the coated article comprises an insulating glass (IG) window unit.

11. (Amended) A non-heat-treated coated article comprising:

a substrate;

a first dielectric layer supported by the substrate;

a lower contact layer comprising zinc oxide;

an infrared (IR) reflecting layer comprising silver contacting the lower contact layer comprising zinc oxide;

an upper contact layer comprising at least one of an oxide of nickel, an oxide of chromium, and nickel chrome oxide which contacts the IR reflecting layer comprising silver;

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cont wherein the IR reflecting layer comprising silver is located between and in contact with the lower and upper contact layers;

wherein the coated article is not heat treated;

a second dielectric layer provided over top of and in contact with the upper contact layer;

another lower contact layer comprising zinc oxide;

another infrared (IR) reflecting layer comprising silver which contacts the another lower contact layer;

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another upper contact layer comprising nickel chrome oxide, the another IR reflecting layer being sandwiched between and contacting the another lower contact layer and the another upper contact layer; and
a third dielectric layer provided over top of and in contact with the another upper contact layer.

15. (Amended) The coated article of claim 11, wherein the coated article comprises an IG window unit and has the following characteristics:

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 a^*_i (transmissive): -5.0 to 0.0

b^*_i (transmissive): -2.0 to 4.0

$R_g Y$ (outside reflectance): 7 to 13%

a^*_g (outside reflective): -3.0 to 2.0

b^*_g (outside reflective): -5.0 to 1.0

SHGC: ≤ 0.45

SC: ≤ 0.49

$T_{\text{ultraviolet}}$: ≤ 0.36 .

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17. (Amended) An insulating glass (IG) window unit comprising:
first and second substrates spaced from one another,
a coating supported by the first substrate, the coating including first and second IR reflecting layers, each of the IR reflecting layers being sandwiched between and contacting a respective pair of contact layers;

wherein the coating has a sheet resistance (R_s) no greater than 3.5 ohms/square;

wherein the IG window unit has a visible transmission of at least 70%, a solar heat gain coefficient (SHGC) no greater than 0.45, and outside reflective color characterized by $a^*_{\text{outside reflective}}$ from -3.0 to 2.0 and $b^*_{\text{outside reflective}}$ from -5.0 to 1.0;

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wherein the pair of contact layers sandwiching the first IR reflecting layer therebetween includes a lower contact layer and an upper contact layer, and wherein the first IR reflecting layer includes Ag, wherein the lower contact layer comprises zinc aluminum oxide and is located between the first IR reflecting layer and the substrate, and the upper contact layer comprises an oxide of NiCr.

21. (Amended) A non-heat-treated coated article comprising:

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a coating supported by a glass substrate, the coating comprising an infrared (IR) reflecting layer sandwiched between and contacting first and second contact layers; and wherein the first contact layer includes zinc oxide and the second contact layer comprises nickel-chrome oxide.

27. (Amended) A coated article comprising:

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a coating or layer system supported by a glass substrate, the coating or layer system comprising from the glass substrate outwardly:

- a) a dielectric layer(s);
- b) a zinc oxide inclusive contact layer;
- c) a silver inclusive layer contacting the zinc oxide inclusive layer b);

d) a contact layer including at least one of nickel oxide and chrome oxide that is located over and contacts the silver inclusive layer c);

e) a dielectric layer(s);

f) a zinc oxide inclusive contact layer;

g) a silver inclusive layer;

h) a contact layer; and

i) a dielectric layer(s);

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wherein the coated article has a visible transmission of at least about 70% and the coating or layer system has a sheet resistance (R_s) no greater than 5.0 ohms/square;

wherein the coated article is not thermally tempered or heat bent; and

wherein the e) dielectric layer(s) comprises tin oxide, and wherein the contact layer d) comprises an oxide of NiCr.

31. (Amended) A coated article comprising:

a coating or layer system supported by a glass substrate, the coating or layer system comprising from the glass substrate outwardly:

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a) a dielectric layer(s);

b) a zinc oxide inclusive contact layer;

c) a silver inclusive layer contacting the zinc oxide inclusive layer b);

d) a contact layer including at least one of nickel oxide and chrome oxide that is located over and contacts the silver inclusive layer c);

e) a dielectric layer(s);

f) a zinc oxide inclusive contact layer;

g) a silver inclusive layer;

h) a contact layer; and

i) a dielectric layer(s);

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wherein the coated article has a visible transmission of at least about 70% and the coating or layer system has a sheet resistance (R_s) no greater than 5.0 ohms/square;

wherein the coated article is not thermally tempered or heat bent; and

wherein the contact layers d) and h) each comprise an oxide of NiCr.

Please add the following new claims:

41. (New) A coated article comprising:

a coating supported by a glass substrate, the coating comprising from the glass substrate outwardly:

a) a layer comprising an oxide of titanium;

b) a layer comprising zinc oxide;

c) a layer comprising silver;

d) a layer comprising an oxide of nickel chrome;

e) a dielectric layer;

f) a layer comprising zinc oxide;

g) a layer comprising silver;

h) a contact layer; and

i) a dielectric layer.

42. (New) The coated article of claim 41, wherein the coated article has a visible transmission of at least about 70% and the coating or layer system has a sheet resistance (R_s) of no greater than 5.0 ohms/square.

43. (New) The coated article of claim 41, wherein said contact layer h) comprises an oxide of NiCr.

44. (New) The coated article of claim 41, wherein at least one of the layers b) and g) comprising zinc aluminum oxide.

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~~45. (New) The coated article of claim 41, wherein the dielectric layer e) comprises tin oxide.~~

46. (New) The coated article of claim 41, wherein the dielectric layer i) comprises at least one of tin oxide and silicon nitride.

47. (New) The coated article of claim 41, wherein the coated article is part of an IG window unit.

~~48. (New) A coated article comprising:~~

Sub D3